

IC 27-8-14.5

Chapter 14.5. Coverage for Services Related to Diabetes

IC 27-8-14.5-1

"Health insurance plan" defined

Sec. 1. As used in this chapter, "health insurance plan" means any:

- (1) hospital or medical expense incurred policy or certificate;
- (2) hospital or medical service plan contract; or
- (3) health maintenance organization subscriber contract;

provided to an insured.

(b) The term does not include the following:

- (1) Accident-only, credit, dental, vision, Medicare supplement, long term care, or disability income insurance.
- (2) Coverage issued as a supplement to liability insurance.
- (3) Worker's compensation or similar insurance.
- (4) Automobile medical payment insurance.
- (5) A specified disease policy issued as an individual policy.
- (6) A limited benefit health insurance policy issued as an individual policy.
- (7) A short term insurance plan that:
 - (A) may not be renewed; and
 - (B) has a duration of not more than six (6) months.
- (8) A policy that provides a stipulated daily, weekly, or monthly payment to an insured during hospital confinement, without regard to the actual expense of the confinement.

As added by P.L.190-1997, SEC.1.

IC 27-8-14.5-2

"Insured" defined

Sec. 2. As used in this chapter, "insured" refers to an individual with:

- (1) insulin-using diabetes;
- (2) non-insulin using diabetes; or
- (3) elevated blood glucose levels induced by pregnancy or another medical condition;

who is covered by a health insurance plan issued by an insurer.

As added by P.L.190-1997, SEC.1.

IC 27-8-14.5-3

"Insurer" defined

Sec. 3. As used in this chapter, "insurer" means any person who provides health insurance and issues health insurance plans in Indiana. The term includes the following:

- (1) A licensed insurance company.
- (2) A prepaid hospital or medical service plan.
- (3) A health maintenance organization.
- (4) A state employee health benefit plan.
- (5) The state Medicaid plan.
- (6) Any person providing a plan of health insurance subject to state insurance law.

As added by P.L.190-1997, SEC.1.

IC 27-8-14.5-4

Coverage for treatments, supplies, and equipment

Sec. 4. A health insurance plan issued by an insurer must provide coverage to the insured for the medically necessary treatment for diabetes, including medically necessary supplies and equipment as ordered in writing by a physician licensed under IC 25-22.5 or a podiatrist licensed under IC 25-29, subject to the general provisions of the health insurance plan.

As added by P.L.190-1997, SEC.1.

IC 27-8-14.5-5

Deductible, copayment, and coinsurance provisions

Sec. 5. (a) An insured may not be required to pay an annual deductible or copayment that is greater than an annual deductible or copayment established for similar benefits under the health insurance plan. If the plan does not cover a similar benefit, the copayment or deductible may not be set at a level that materially diminishes the value of the diabetes benefit required by this chapter.

(b) An insured may be subject to coinsurance that is not greater than coinsurance established for similar benefits under the health insurance plan. If the plan does not cover a similar benefit, the coinsurance may not be set at a level that materially diminishes the value of the diabetes benefit required by this chapter.

As added by P.L.190-1997, SEC.1.

IC 27-8-14.5-6

Coverage for diabetes self-management training

Sec. 6. (a) A health insurance plan issued by an insurer must provide coverage for diabetes self-management training that is:

- (1) medically necessary;
- (2) ordered in writing by a physician licensed under IC 25-22.5 or a podiatrist licensed under IC 25-29; and
- (3) provided by a health care professional who:
 - (A) is licensed, registered, or certified under IC 25; and
 - (B) has specialized training in the management of diabetes.

(b) Coverage for diabetes self-management training may be limited to the following:

- (1) One (1) or more visits after receiving a diagnosis of diabetes.
 - (2) One (1) or more visits after receiving a diagnosis by a physician licensed under IC 25-22.5 or a podiatrist licensed under IC 25-29 that:
 - (A) represents a significant change in the insured's symptoms or condition; and
 - (B) makes changes in the insured's self-management medically necessary.
 - (3) One (1) or more visits for reeducation or refresher training.
- (c) Coverage for diabetes self-management training is subject to

the requirements of the health insurance plan regarding the use of participating providers.

As added by P.L.190-1997, SEC.1.

IC 27-8-14.5-7

Adoption of rules

Sec. 7. The department may adopt rules under IC 4-22-2 to carry out this chapter.

As added by P.L.190-1997, SEC.1.